



Order Filed on September 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmlawgroup.com Attorneys for Secured Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2007-AR1, Mortgage Pass- Through Certificates, Series 2007-AR1
In Re: Robert A. Reid, Debtor.

Case No.: 20-14015 CMG
Adv. No.:
Hearing Date: 9/16/2020 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 17, 2020



Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2

Debtors: Robert A. Reid

Case No.: 20-14015 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2007-AR1, Mortgage Pass-Through Certificates, Series 2007-AR1, holder of a mortgage on real property located at 893 Gloucester Avenue, Brick, NJ 08723-5109, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Straffi, Esquire, attorney for Debtor, Robert A. Reid, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by December 1, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and applicable notices of payment change while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Robert A. Reid
Debtor

Case No. 20-14015-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db Robert A. Reid, 893 Gloucester Ave, Brick, NJ 08723-5109

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Daniel E. Straffi on behalf of Debtor Robert A. Reid bkclient@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com

Denise E. Carlon on behalf of Creditor PNC Bank, National Association, as servicer for
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSR MORTGAGE LOAN TRUST 2007-AR1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National
Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jill Manzo on behalf of Creditor PNC Bank, National Association, as servicer for DEUTSCHE
BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSR MORTGAGE LOAN TRUST 2007-AR1
bankruptcy@feinsuch.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7